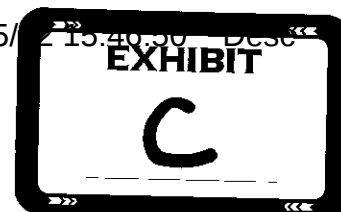


**Servicing**

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6200 S. Quebec St., Ste. 300 • Greenwood Village, CO 80111



1-800-306-606

1-877-875-098

BEVERLY NOVOTNY  
RICHARD NOVOTNY  
1228 STUMPF RD  
MIDDLE RIVER, MD 21220-1523

RE: [REDACTED] 9883  
Property Address:  
1228 STUMPF RD  
MIDDLE RIVER, MD  
21220

000001

07/21/2022

Dear BEVERLY NOVOTNY &amp; RICHARD NOVOTNY,

Specialized Loan Servicing LLC ("SLS") has conducted a review of your application submitted for a mortgage relief option. **Congratulations! You have been approved for a Mortgage Relief Option.**

Below is a list of the mortgage relief options you were evaluated for and the result of each.

Please note, if you are currently in a bankruptcy proceeding, approval of any mortgage relief option for which you may be eligible is contingent on approval of the bankruptcy court in your bankruptcy case. If an Order is entered denying the mortgage relief option, that Order supersedes any agreement contained herein. If you have any questions or concerns regarding the process to obtain court approval, please contact your attorney.

### Results Summary

**Short Sale Program - Approved**  
Offer

#### ENCLOSURES:

- SLS Short Sale Approval Agreement
- Legal Disclosures

The requirements for this evaluation were set forth and performed in accordance with the Pooling and Servicing Agreement between Specialized Loan Servicing LLC and GS Mortgage-Backed Securities Trust 2019-SL1.

If you have questions concerning this letter or need further assistance, you may contact me or our Customer Resolution Department at 1-800-306-6059 Monday through Friday, 7:00 a.m. until 6:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

If you have other questions about mortgage relief options that cannot be answered by us, please call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). This Hotline can help with questions about the program and offers access to free HUD-certified counseling services in English and Spanish.

Sincerely,

Elizabeth, 29066  
Customer Resolution Department  
Specialized Loan Servicing LLC

Specialized Loan

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1-800-306-6062



1-877-875-0981

07/21/2022

### SLS Short Sale Approval Agreement

**We've approved the short sale contract- here's what to do next:**

Account:

██████████9883

Property Address:

1228 STUMPF'S RD  
MIDDLE RIVER, MD21220

Customer(s):

BEVERLY NOVOTNY and RICHARD NOVOTNY (Seller)

Buyer(s):

TIMOTHY A. LOXLEY II, REBECCA DEFINBAUGH (Buyer)

Dear BEVERLY NOVOTNY & RICHARD NOVOTNY,

We've approved the short sale contract you submitted. We'll accept a minimum of \$6,000.00 and release the lien on your property and the account will be considered resolved, contingent on the fulfillment of the conditions listed below. Payment to SLS in certified funds and required compliance with the terms outlined in this approval must be met by 08/29/2022, or this offer will become null and void.

#### Required Documentation with Pre and Post Closing Instructions

Send the following Pre Closing documents to [shortsales@sls.net](mailto:shortsales@sls.net) at least 48 hours prior to closing.

- **Final Settlement Statement:** Please send the proposed Preliminary Closing Settlement Statement to SLS for approval prior to closing. Include the borrower's last name and loan number in the subject line.
- **Short Sale Affidavit:** Return fully executed Short Sale Affidavit signed by all parties and notarized.
- **SLS Short Sale Approval Agreement:** Return and sign all pages of the SLS Short Sale Approval letter.
- **Junior Lien Approval Letter:** If applicable, this must be valid through the closing date and is only necessary if there is a junior lien. Depending on your investor, SLS may require that the approval include a full release of the borrower from all claims and liability relating to the subordinate lien.

Send the following Post closing documents to [shortsales@sls.net](mailto:shortsales@sls.net) immediately following closing.

1. **Closing Disclosure or Settlement Statement:** Stamped or signed, true and certified.
2. **Executed promissory note (if applicable):** this outlines the terms for you to pay off the deficiency balance.
3. **Recorded power of attorney (if applicable):** if any documents are executed by someone other than the seller.
4. **Proof of all payments to Third Parties, including all other liens:** This includes other liens, Relocation Incentive check, and any other seller incentives. A copy of the actual check or complete wire confirmation with tracking number is required. No check stubs will be accepted.
5. **Net Proceeds certified check or wire confirmation of the funds:** If providing a certified check, include the tracking information. If funds are wired, please send the wire confirmation to [shortsales@sls.net](mailto:shortsales@sls.net) with the federal reference number and SLS loan number.

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6. **Provide a copy of the executed Conveyance Deed:** Settlement agent must ensure that the deed conveying the Mortgaged Premises from the borrower to the purchaser contains the following provision and provide a copy of the executed conveyance deed at time of closing:
- "Grantee herein is prohibited from conveying captioned property for sales price for a period of 30 days from 08/29/2022. After this 30 days period, Grantee is further prohibited from conveying the property for a sales price greater than \$432,000.00 until 90 days from 08/29/2022. These restrictions shall run with the land and not personal to the Grantee."*

The provided language may be amended as necessary to comply with applicable law.

**If the final closing instructions are not followed in their entirety, SLS reserves the right to terminate the short sale.**

The minimum payoff amount of \$6,000.00 must be received in our office immediately following the closing. SLS will continue to make advancements on the above-referenced property for items such as taxes and insurance. These advancements may increase the minimum net proceeds required to close on the short sale. In the event the minimum net proceeds amount increases, SLS will issue an updated approval letter for the borrower to sign.

If you have not already done so, please send the requested documentation, along with the name and contact information of the title company's closing agent so arrangements can be made for direct payment of the proceeds to SLS. If any of the above requested documents or information is not received by the respective due dates, this approval will be null and void.

If you are a customer in bankruptcy, SLS may be required to receive written approval from your attorney or bankruptcy trustee acknowledging acceptance of these terms before the short sale can be completed. If applicable, please return the signed approval letter to SLS with your signed documents.

**Here are the terms and conditions of this sale.**

- Terms:** the sale and closing comply with all terms and conditions of the sale approval agreement ("the agreement").
- Changes:** Any changes to the terms and representations in the agreement must be approved by SLS in writing. Please note there is no guarantee that changes will be approved.
- Deficiency:** Upon completion of the Short Sale and application of all proceeds and other available funds, including those held in suspense and/ or escrow, any remaining deficiency will be waived.
- Incentives:** You won't receive payments or incentives to participate in the sale of the property. This means you're responsible for all relocation or other expenses that you may incur as a result of the sale. Neither you, nor the buyer, are to receive any proceeds from the sale of the property.
- Surplus Funds:** Any excess funds at closing must be refunded to SLS. If there is a positive escrow balance, it won't be refunded to you. Once the sale is complete, we'll apply any escrow funds to the outstanding balance on the loan to offset the investor's loss.
- Closing Disclosure or Settlement Statement:** We must receive a Preliminary Closing Disclosure or Settlement Statement 48 hours before the closing date or we may cancel the approval of the sale. We must also receive the signed final Closing Disclosure or Settlement Statement within 48 business hours after closing. All incentive payments must be reflected on the Closing disclosure or Settlement Statement showing the name of the recipient. Please send those documents to [Shortsales@sls.net](mailto:Shortsales@sls.net). Be sure to include the borrower's last name and loan number in the subject line.

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7. **Real Estate Commissions:** Real estate commissions paid from the sale proceeds to the listing and selling brokers involved in the transaction can't exceed 6.000% of the contract sale price. Neither you nor the buyer may receive a commission.
8. **Property tax calculations:** All prorated taxes should be calculated using the close date and are considered final. Prorated taxes should be based on the actual taxes due and payable.
9. **Title:** If any part of the title to the property is transferred before closing, we'll cancel this approval without further notice.
10. **Bankruptcy:** If you're currently in bankruptcy or you file bankruptcy before closing, you must obtain any required consent or approval from the Bankruptcy Court.
11. **Credit reporting:** Satisfaction of the account through this sale may be reported to various consumer reporting agencies and may have a negative effect in your credit rating. The impact of a short sale depends on your entire credit profile. For more information about your credit score, go to [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and click the "Money and Credit" tab then "Credit and Loans" and then "How Credit Scores Affect the Prove of Credit and Insurance."
12. **Payment instructions: We must receive the payoff funds from the sale within 48 business hours after closing.** Please use the following wiring instruction or overnight mailing address and include the full loan number on the payment.

Wire: Bank Name: Wells Fargo Bank  
Bank Address: 420 Montgomery Street, San Francisco, CA 94104  
Account Number: 2000042928232  
Bank ABA Number: 121000248  
Account Name: SLS - Wire Clearing

Overnight mail: Specialized Loan Servicing LLC,  
6200 S. QUEBEC ST  
GREENWOOD VILLAGE, CO 80111



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**SLS approval of the offer is only for the contract sales price of \$360,000.00 between you and TIMOTHY A. LOXLEY II, REBECCA DEFINBAUGH.**

The expected closing costs and the minimum amount of proceeds that we'll receive are detailed below. The fees and costs listed are only an estimate of the fees and costs that will be assessed at closing, so they are subject to change based on any change in the transaction.

Expected Seller Closing Costs	
Non Tax Lien	\$211.69
Additional Lien Payoff Amount	\$321,000.00
Relocation Fee Amount	\$0.00
County Tax Amount From Seller	\$418.31
Settlement Fee Amount	\$2,500.00
Doc Preparation Fee Amount	\$500.00
Seller Agent Amount	\$12,600.00
Recording Fee Amount	\$1,800.00
City County Tax Stamp Amount	\$5,070.00
State Tax Stamp Amount	\$900.00
Buyer Agent Amount	\$9,000.00

Expected Credits	
Borrower Cash Contribution	\$0.00
Offer Contract Sales Price	\$360,000.00

Minimum Net Proceeds to Lender	
Sales Price	\$360,000.00
-Your closing costs	(\$354,000.00)
+Total credit (* includes the Offer Contract Sales Price listed above)	\$360,000.00

Setting the Standard  
www.sls.net



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1-800-306-6062

1-877-875-0981

Total minimum net proceeds to be received by the lender	\$6,000.00
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This approval supersedes all other agreements and applies only to this mortgage. Any additional loans/liens from you or any other party in favor of SLS or any affiliated entity, whether on this property to otherwise, are excluded from this letter.

# Servicing

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1-800-306-6062  
1-877-875-0981

If you have any questions regarding this information, please contact Customer Resolution toll free at 1-800-306-6059, Monday through Friday, 7:00 a.m. until 6:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

Sincerely,

Elizabeth, 29066  
Specialized Loan Servicing LLC





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6200 S. Quebec St., Ste. 300 • Greenwood Village, CO 80111

1-800-306-6062  
1-877-875-0981

Account: [REDACTED] 9883

Customer(s): BEVERLY NOVOTNY and RICHARD  
NOVOTNY (Seller)

Property Address: 1228 STUMPFS RD  
MIDDLE RIVER, MD 21220

\* The completion of a short sale may involve debt forgiveness and have tax consequences. You are strongly encouraged to consult with your legal and/or tax advisor(s) prior to accepting this offer.

Acceptance of the terms above confirms that the Seller agrees that they will not be entitled to receipt of any funds in conjunction with the short sale as set forth above, including but not limited to;

- Escrow Balance
- Buy-down Funds Balance
- Insurance Claim Proceeds
- Property Tax Refunds
- Hazard Insurance Refunds
- Unapplied Funds

**Seller 1**

\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Seller 2**

\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Seller 3**

\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

**Seller 4**

\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)



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1-877-875-098

**SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.**

**SUCCESSORS IN INTEREST - IF YOU ARE IN RECEIPT OF THIS COMMUNICATION PURSUANT TO YOUR STATUS AS A SUCCESSOR IN INTEREST TO THE SUBJECT PROPERTY, THIS NOTICE DOES NOT MAKE YOU LIABLE FOR THE MORTGAGE DEBT. UNLESS YOU ARE PERSONALLY LIABLE FOR OR HAVE ASSUMED THE MORTGAGE LOAN, YOU CANNOT BE REQUIRED TO USE YOUR ASSETS TO PAY THE MORTGAGE DEBT. THE LENDER HAS A SECURITY INTEREST IN THE PROPERTY AND A RIGHT TO FORECLOSE ON THE PROPERTY, WHEN PERMITTED BY LAW AND AUTHORIZED UNDER THE MORTGAGE LOAN CONTRACT.**

**Important Notice To Servicemembers And Their Dependents**

If you or any occupant of your home are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or investor policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call SLS at 1-800-306-6059.

**NOTICES OF ERROR AND REQUESTS FOR INFORMATION (INCLUDING QUALIFIED WRITTEN REQUESTS), MUST BE SUBMITTED IN WRITING TO: SPECIALIZED LOAN SERVICING LLC, P.O. BOX 630147, LITTLETON, CO 80163-0147**